

**A METHOD AND SYSTEM FOR PREVENTING IDENTITY THEFT IN
ELECTRONIC COMMUNICATIONS**

ABSTRACT OF THE INVENTION

5 [0064] Preventing identity theft in electronic communications sequences (180) involves generating a consumer identifier (126) for an individual (92) from a trusted service (82), including a primary key (128), a unique identifier (130), and a consumer-defined sequence (132). The consumer-defined sequence (132) allows the individual (92) to control use of the consumer identifier (126) by third parties, such as business entities (112). The method and system further allows business entities (114) to verify use of the consumer identifier (126) by first initiating a verification process

10 15 (196) via a secure connection (110). Verification includes comparing (200) the consumer identifier (126) with a pre-determined set of database records (86, 88, and 90). If the requesting business (108) has registered with the trusted service (82), the invention presents a positive or negative

20 confirmation (208) to the requesting business (108) according to the inquiry (204). Then, the invention permits confirming (210) the requested information relating to the individual (92) via the secure connection (98, 102, 106), conditioned upon the requested information having previously been

25 authorized by the individual for presenting to the requesting business (108).